

KEY DIFFERENCES

BETWEEN CONVENTIONAL AND FHA LOANS

	CONVENTIONAL LOAN	FHA LOAN
PROPERTY TYPE	PRIMARY RESIDENCE OR INVESTMENT PROPERTY	PRIMARY RESIDENCE
CREDIT SCORE	620+	580+ (500+ WITH 10% DOWN)
MINIMUM DOWN PAYMENT	3%	3.5% (WITH 580+ CREDIT SCORE)
2025 LOAN LIMITS	\$806,500 IN MOST AREAS	\$524,225 IN MOST AREAS
DEBT-TO-INCOME (DTI) RATIO	≤57%	≤50%
MORTGAGE INSURANCE	YES FOR DOWN PAYMENTS UNDER 20% (DROPS OFF WITH 78% LTV)	YES (DROPS OFF AFTER 11 YEARS WITH 10%+ DOWN)
INTEREST RATES	HIGHER	LOWER
APPRAISAL STANDARDS	LOOSE	STRICT
REFINANCE PROCESS	LENGTHY	STREAMLINED

Question Answers For Fha Va Conventional Loans

Clemens Wendtner



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